

Hofstra University - Post-65 Retiree Plan

Effective 1/1/2019

Benefit	Participating & Non-Participating Providers
Lifetime Maximum	Unlimited
Medical Deductible	\$500/\$1,000
Prescription Drug Deductible	No deductible
Medical Out-of-Pocket Maximum	\$3,500 per person
Prescription Drug Out-of-Pocket Maximum	No out-of-pocket maximum
Dependent Children (covered to the end of the month)	Dependents to Age 26
Hospital Benefits	Member Pays
Inpatient (180 days-semiprivate room and board)	\$0
Inpatient Mental Health	\$0
Inpatient Substance Abuse and Detoxification	\$0
Outpatient Pre-Surgical Testing	\$0
Emergency Room/Facility	20% (not subject to deductible)
Other Facility Benefits	Member Pays
Home Health Care (up to 240 visits per year)	20% after deductible
Hospice (up to 210 days per calendar year)	\$0
Skilled Nursing Facility (up to 100 day visits per year)	\$0
Medical Benefits	Member Pays
Home/Office Visits	20% after deductible
Diagnostic Screening & Mammography	20% after deductible
Anesthesiology	20% after deductible
Lab and X-Ray (Non-Preventive)	20% after deductible
Outpatient Mental Health	20% after deductible
Physical Therapy (up to 30 visits per year)	20% after deductible
Occupational and Speech Therapy (up to 30 visits per year)	20% after deductible
Durable Medical Equipment	20% after deductible
Ambulance	20% after deductible
Chiropractic Care (up to 20 visits per year)	20% after deductible
Prescription Drugs	Member Pays
Retail Generic	\$10
Retail Preferred Brand	\$30
Retail Non-Preferred Brand	\$50
Mail Generic	\$25
Mail Preferred Brand	\$75
Mail Non-Preferred Brand	\$125

NOTE: This is a benefits summary only and is subject to the terms, conditions, limitations and exclusions set forth in the contract. This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.